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ABSTRACT

Designed for school personnel and any other individuals involved in the transition planning process for students with disabilities, this handbook describes the potential benefits of the Supplemental Security Income (SSI) work incentives for students with disabilities in transition and provides specific guidelines as to how school personnel can assist students and parents in applying for SSI benefits and work incentives. Different sections specifically address: (1) transition students and SSI work incentives; (2) SSI program eligibility; (3) SSI program work incentives, including information on Earned Income Exclusion, Student Earned Income Exclusion (SEIE), Impairment-Related Work Expense (IRWE); Plan for Achieving Self-Support (PASS), Blind Work Expenses (BWE), and Property Essential to Self-Support (PESS). This section also addresses the role of school personnel in accessing SSI work incentives. Appendices include a glossary of Social Security Administration (SSA) and SSI related terms, common concerns and questions raised by students and parents regarding the SSI program, steps involved in the SSI application process, applicants' rights as defined by the SSA, PASS application, resources for obtaining more detailed information on topics introduced in the handbook, and a listing of regional social security offices. (CR)

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Meeting the Needs of Youth with Disabilities:

Handbook on Supplemental Security Income Work Incentives and Transition Students

The Study Group, Inc.

SSI Work Incentives and Transitioning Youth *and*
National Transition Network
Institute on Community Integration (UAP)
University of Minnesota

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Meeting the Needs of Youth with Disabilities:

Handbook on Supplemental Security Income Work Incentives and Transition Students

October 1998

Jointly developed by:

The Study Group, Inc.

SSI Work Incentives and Transitioning Youth Project

National Transition Network

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SSI Work Incentives and Transitioning Youth is designed to assist school personnel, youth with disabilities and their families, IEP/transition team members, and adult service providers in understanding and utilizing SSI work incentives as part of the IEP/transition planning process. For further information on this project, please contact:

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Introduction

The successful transition of students with disabilities from school to work and independent living and community participation, is a focal point of the Individuals with Disabilities Education Act Amendments of 1997 (IDEA) and a major policy initiative within the U.S. Department of Eduction, Office of Special Education Programs (OSEP). For more than two decades OSEP, in cooperation with state and local education agencies, has stimulated the development of transition programs and services through research, model demonstration, and training initiatives.

Transition planning for students with disabilities is a critical element of each student's IEP beginning at age 14 (or younger, if appropriate). IDEA 97 defines transition services as "a coordinated set of activities that is designed within an outcome-oriented process which promotes movement from school to postschool activities, including postsecondary education, vocational training, integrated employment, continuing and adult education, adult services, independent living, or community participation." A student's specific needs, preferences, and interests define the services that can be included in their transition plan.

The transition planning component of the IEP provides an opportunity to explore the benefits of the SSI program with students and parents in relation to other adult programs and opportunities which support youth with disabilities in successful transition to independence and community living.

At age 16, the transition component of the IEP must include a statement of needed transition services for the child including, as appropriate, a statement of the interagency responsibilities or other linkages with adult service providers and support systems that will be required to assure postschool opportunities to participate in community living and employment. For a number of students, accessing Supplemental Security Income (SSI) work incentives through their local social security office can be an important support for employment and can be incorporated into transition planning. The transition planning component of the IEP provides an opportunity to explore the benefits of the SSI program with students and parents in relation to other adult programs and opportunities which support youth with disabilities in successful transition to independence and community living.

Through its Supplemental Security Income Program (SSI), the Social Security Administration shares the U.S. Department of Education's commitment to supporting transition-age students as they prepare for entry into the workforce. Providing monthly cash payments, SSI can be a valuable resource to eligible transition students and their families. Students receiving SSI benefits may also use the SSI program's work incentives, which are designed to increase their overall income while engaging in employment during and after secondary education. SSI work incentives available to transition-age students with disabilities are: Earned Income Exclusion; Student Earned Income Exclusion (SEIE); Impairment-Related Work Expense (IRWE); Plan for Achieving Self-Support (PASS); and Blind Work Expenses (BWE). While not as applicable to secondary education students, the work incentive Property Essential for Self-support (PESS) may also be considered in the transition planning process as a postsecondary option.

For a student with a disability to benefit from these work incentives, she/he must be receiving or eligible to receive SSI cash benefits and be engaged in paid work experiences as part of their transition program (Community-Based Vocational Education [CBVE]). Beginning at age 14 (or younger, if appropriate), SSI work incentives can be incorporated into a

student's IEP/transition plan. Planning for the use of SSI benefits and incentives early in the transition process can provide excellent opportunities for students, parents, school personnel, and other IEP/transition team members to identify and explore employment opportunities while the student is still in school, and upon graduation.

Some students are also eligible to receive benefits under Social Security Disability Insurance (SSDI). SSDI is a program designed to provide assistance to individuals who have worked and paid social security taxes for enough years to be covered under social security and meet SSA's income and disability eligibility criteria. SSDI benefits are paid to children 18 or older who were disabled before the age of 22, if they have a parent who is receiving social security retirement or disability benefits, or is deceased. Some students receiving SSDI benefits may also be eligible for SSI benefits. The focus of this handbook, however, is the SSI program and its work incentives, not SSDI. For detailed information on SSDI, contact your local SSA office.

The audience for *Handbook on Supplemental Security Income Work Incentives and Transition Students* is school personnel and any other individuals involved in the transition planning process for students with disabilities.

The handbook has two purposes:

1. To alert school personnel to the potential benefits of the SSI work incentives for students with disabilities in transition; and
2. To provide specific guidelines as to how school personnel can assist students and parents in applying for SSI benefits and work incentives.

The handbook provides an overview of the SSI program as it applies to transition students; SSI work incentives; and the role school personnel can play in assisting students and parents in using these benefits in the transition process to enhance postsecondary outcomes. In addition, the appendices include a glossary of SSA and SSI related terms; common concerns and questions raised by students and parents regarding the SSI program; steps involved in the SSI application process; applicants' rights as defined by SSA; PASS application; resources for obtaining more detailed information on topics introduced in this handbook; and a listing of regional social security offices.

SSA decides whether an individual student is eligible for SSI benefits, including work incentives. Most of these decisions are made at the community level by local and regional SSA offices and state Disability Determination Services (DDS). Parents, students, and school personnel can seek further information and guidance from their local SSA office when exploring the potential benefits of the SSI program and its work incentives.

To obtain the location of your local Social Security office, call 1-800-772-1213.

Transition Students and SSI Work Incentives

Until recently SSI work incentives have been used primarily by adults who have exited secondary programs. With the expansion of transition programs to include community-based employment for students with disabilities, it has become increasingly clear that students who are eligible for SSI benefits can and do benefit from the SSI work incentives. For a student to profit from these work incentives, he or she must be receiving or eligible to receive SSI benefits.

Consider Susan's, Barry's, and Jeff's experiences as instances in which access to SSI program work incentives facilitates and supports the transition process.

■

***Susan** is a fifteen year old with Cerebral Palsy. She has received SSI benefits since birth. Her teacher recommended to the IEP team that as part of Susan's transition program she begin a community-based vocational assessment program at a local accounting firm that has hired physically involved students in the past. When the teacher explained to Susan's parents the proposed community-based program, she added that the ultimate goal of the program was to place Susan in a paid vocational experience (CBVE) by her senior year in high school.*

Susan's father expressed concern that the family could not afford for Susan to lose her SSI eligibility and benefits as well as potentially her Medicaid eligibility because she worked for pay. A member of the IEP team familiar with the SSI program and its work incentives explained how Susan could participate in the proposed CBVE program as part of her transition plan and not lose any SSI eligibility or medicaid benefits. Susan would be eligible for both the Earned Income Exclusion and the Student Earned Income Exclusion incentives, which would more than offset any increase in earnings she realizes in a paid vocational experience, thus keeping her wages below the SSI specified income limit and keeping her Medicaid intact.

With Susan's father's concern alleviated, the IEP team moved forward with the vocational assessment program at the accounting firm.

■

***Barry** is 17 years old and a sophomore in high school with a cognitive and physical impairment. Barry has never applied for SSI benefits. He has a recorded IQ score of 70 and demonstrates a number of inappropriate work behaviors. He also exhibits mobility problems. During a recent community-based work experience under the supervision of school personnel, Barry had to be removed from a job site because of his behavior. Mrs. Barnes, Barry's mother, is concerned that Barry will have trouble finding and holding a job once he gets out of high school. She has a brother, Steve, who manages a food distribution center who has always gotten along well with Barry and would like to employ him for the summer. Steve has employed several individuals with disabilities in the past. Steve thinks that he can provide Barry with the support he needs to succeed on the job site.*

Barry requires special transportation because of his physical disability. Mrs. Barnes can't take Barry to work during the summer and she can't afford to pay for his transportation. The school district has no general transportation funds available during the summer for non-IEP related activities.

Transportation costs are an allowable exclusion as an Impairment-related Work Expense (IRWE). The work incentive cannot be accessed, however, unless Barry participates in the SSI program. Barry may be eligible for SSI benefits based on his cognitive and functional skills levels and should work with school personnel to submit an application to the local SSA office. Application to the SSI program can be part of Barry's transition plan.

■

***Jeff** is a 19 year old with a developmental disability. He has recently completed a series of job exploration activities as part of his IEP/transition plan. He is particularly interested in starting and operating an office cleaning crew with several of his classmates. His father supports the idea but can't afford to help Jeff get his business started by financing cleaning supplies, advertising, and other start-up costs.*

Jeff's father applied for SSI benefits when Jeff was an infant. Jeff did not qualify because of his family's income.

Jeff should reapply now that he is over 18 years of age since his family's income is no longer considered for Income Eligibility. Given Jeff's disability he is highly likely to qualify for SSI benefits. When Jeff reapplies, a PASS should be written as part of the application process. Jeff's grandfather left Jeff a $5,000 trust that he will inherit on his twentieth birthday. By developing a Plan for Achieving Self-Support (PASS) during transition planning, Jeff may use his inheritance to assist him in starting his own business while maintaining eligibility for SSI benefits.

■

Each of the examples above illustrates how SSI work incentives can facilitate and support the transition planning process through community-based vocational education and other employment opportunities for students. SSI work incentives can be included in IEP development and transition planning. Collectively, these can provide a powerful tool for increasing students' future options and independence. However, to profit from SSI work incentives, a student must first be eligible for the SSI program. SSI program eligibility requirements are discussed in the following sections.

SSI Program Eligibility

SSI program eligibility is a *gateway* to a variety of resources for transition students with disabilities, including Medicaid. In most states, students with disabilities who are eligible for SSI benefits also are eligible for Medicaid. In some states, however, a separate application is still required.

Eligibility requirements for SSI benefits are established by the Social Security Act and its regulations. To be eligible for SSI benefits an individual *of any age* must:

- Have little or no income or resources.
- Be considered medically disabled.
- Initially not be working or working with earnings less than the *Substantial Gainful Activity* (SGA) level, which the SSA has established as $500 or more gross income per month currently.

States using their own definitions of eligibility for Medicaid purposes are: Connecticut, Hawaii, Illinois, Indiana, Minnesota, Missouri, Nebraska, New Hampshire, North Carolina, North Dakota, Ohio, Oklahoma, and Virginia.

For *each* student with disabilities engaged in transition from secondary school to post-secondary experiences (i.e., from age 14, or younger, if appropriate, to 21), school personnel should always know whether a student is:

- Currently receiving SSI benefits.
- Currently eligible for SSI benefits but not receiving them.
- Eligible for SSI benefits at age 18.

The following sections describe the SSI income and disability eligibility requirements for students under and over the age of 18 years. A student must meet both the income and disability eligibility requirements to receive SSI benefits.

Income Eligibility

A student must meet different income eligibility requirements in order to receive SSI benefits depending on whether the student is under 18 years of age (i.e. childhood eligibility), or 18 years of age or older (i.e. adult eligibility). The income and resources of parents of students *under 18* are considered in determining income eligibility for SSI benefits. Income and resource requirements vary depending on the number of parents and children in the household. A general estimate is that two parents with one child with a disability and another who is not disabled can earn about $34,080 a year before their child with a disability is ineligible for SSI benefits.

When a student turns 18, the parents' income and resources are no longer a consideration. As a result, a number of students who did not previously qualify for SSI benefits meet the income eligibility requirements when they reach age 18.

Income is the first requirement that is reviewed for SSI eligibility. If SSA determines that the student has too much income, he/she is not eligible for SSI, even if his/her disability does meet the disability requirements.

Disability Eligibility

SSA has developed criteria for deciding if a person is disabled under the requirements of the SSI program. These are not necessarily the same as the criteria applied by schools in the identification of students requiring special education services: a student may be considered as disabled under IDEA but *not* under the Social Security Act.

SSA publishes *Disability Evaluation Under Social Security*, a manual that describes several medically based impairments and the criteria for each as a disability. In general, SSA considers an individual of any age as disabled if he or she has a severe physical or mental condition or conditions that can be proven medically.

Childhood Eligibility (under 18 years of age)

For purposes of SSI eligibility, a student is considered a *child* if he or she is under 18 years of age. The passage of the *Personal Responsibility and Work Opportunity Reform Act of 1996*, P.L. 104-193 (Welfare Reform Act) altered the definition of disability in children used by SSA. Under the Welfare Reform Act, a child must have an extreme limitation in one broad area of function, or a marked limitation in two broad areas of function.

SSA addresses the following questions to determine if a child meets its disability eligibility requirements as stated in the Welfare Reform Act. SSA consults all available and relevant documentation—both medical and nonmedical—in answering these questions

1. *Is the child engaging in substantial gainful activity? That is, is the child working and earning more than $500 per month? (This requirement will not effect most transition-age students.)*
2. *Does the child have a severe impairment or combination of impairments?*
3. *Does the child's impairment meet or equal the criteria for one or more medically-based impairments?*

If the response to question 3 is *no*, then SSA must consider both *medical equivalence* and *functional equivalence* in making a final disability eligibility determination. Medical and functional equivalence are assessments used by state Disability Determination Services when a child's condition does not meet the strict criteria of a medically based impairment, but in fact the child's status as a whole interferes with his or her ability to function. SSA can provide specific information on medical and functional equivalence and the documentation school personnel and other service providers need to support a childhood application to determine disability eligibility.

Adult Eligibility (18 years or older)

A student must meet the adult eligibility requirements when he or she reaches the age of 18. Students who receive SSI benefits as children must undergo a "redetermination" at age 18 even if they are still in school.

To qualify for SSI benefits as an adult, an individual must exhibit an inability to engage in any substantial gainful activity (paid employment) because of a medically determined physical and/or mental impairment. This impairment must be expected to last for a continuous period of not less than 12 months or to result in death.

SSA addresses the following five questions to determine if an adult meets the disability eligibility requirements of SSI.

1. *Does the individual engage in substantial gainful activity (i.e., working and earning more than $500 per month)?*
2. *Is there a severe impairment?*
3. *Does the individual have an impairment that meets or equals the severity of an SSA medically based impairment?*
4. *Does the individual have the residual functional capacity (RFC) to perform his or her past relevant work (work performed in the last 15 years)? (**Residual functional capacity examines what an individual can do despite the functional limitations associated with the impairment. That is, an individual with a significant disability can be determined by SSA to have a RFC that allows him or her to perform work in spite of the disability and not qualify for SSI benefits.**)*
5. *Does the individual have the RFC to perform any other work?*

Questions four and five have little application for students with no work experience. However, students that have had the opportunity to work for pay in school-sponsored, community-based settings as part of their transition program may have a work history that will be helpful to SSA in determining adult eligibility.

■ The Role of School Personnel in Providing Information on SSI Program Disability Eligibility

School personnel can perform three important functions that are helpful to students and parents who are considering applying for SSI benefits *(actual determination of a student's eligibility for the SSI program is made by the local Social Security office.)* They can:

- **Identify** potentially eligible students who are not participating in the SSI program and those who are participating but will be required to reapply. School personnel can identify special education students with IEPs/transition plans who may qualify for and benefit from SSI and community-based vocational education (CBVE). Students with sensory, physical, or neurological impairments, and students with an IQ below 59 are likely to meet the disability eligibility criteria. Students with cognitive and emotional impairments may also meet SSA's requirements. There also are other students who do not qualify for special education but may meet SSI eligibility requirements that are not associated with adverse educational performance but deal with a variety of health-related issues. A student with a Section 504 Plan (under the Vocational Rehabilitation Act of 1992 [P.L. 102-569]), for example, may be eligible for SSI benefits but not special education services. In addition, school personnel can identify students participating in the SSI program who are approaching 18 years of age and will be required to reapply for benefits.
- **Inform** potentially eligible students and their parents of SSI program benefits including work incentives, and inform students currently participating in the SSI program that they will need to reapply for SSI benefits when they reach age 18.
- **Assist** students and parents in applying for and maintaining SSI benefits. School personnel can assist students and parents in gathering appropriate information and documentation for the SSI application process. Many students are losing SSI eligibility

at age 18. Often they are found to be ineligible because they do not have adequate or appropriate documentation regarding the adult eligibility requirements. School personnel can assist students and parents in gathering documentation for the application redetermination process. School personnel can also assist students and parents with the appeals process in the event a student is found ineligible at age 18 *(see Appendix B, Questions and Answers).*

Descriptions of Students Potentially Meeting the SSI Program Disability Eligibility Requirements

James, Sarah, and Cindy typify students who are likely to meet SSI's disability eligibility requirements.

- **James.** James has a full scale IQ of 57. James has trouble following directions. He can comprehend information and assignments, but needs close work supervision. He has difficulty remembering instructions and task sequences. This makes it difficult for James to complete tasks he had previously learned on the job site. James does not perform well in work situations that require detailed tasks that must be remembered over time.

- **Sarah.** Sarah is a 19 year old young woman with an IQ of 66. She has considerable difficulty maintaining appropriate social behaviors with her classmates and coworkers on community-based job sites. For example, she demonstrates inappropriate touching behaviors with her coworkers and supervisor. She also ignores her supervisor when told to return to work after a break. On several occasions Sarah has refused to perform work assigned to her even though her job coach and job supervisor know that she can perform the assigned tasks.

- **Cindy.** Cindy has Cerebral Palsy, is hemiplegic, and has great difficulty walking. Because of her severe motor involvement she has serious problems with balance. It is difficult for her to walk without canes or braces. Cindy's physical capabilities have not kept up with her physical growth, making walking yet more difficult. Cindy currently has a Section 504 Plan.

SSI Work Incentives

SSI work incentives are exactly that—additional incentives that allow students with disabilities to increase their income while maintaining needed SSI cash assistance benefits. SSI work incentives allow students to participate in paid work situations and maintain their SSI benefits while they are in school. As a planning tool, work incentives provide students, parents, school personnel, and other IEP/transition team members with potential resources for additional post-secondary training and other forms of support when a student exits school. SSI program work incentives protect SSI benefits for students while they participate in paid employment.

Accessing SSI work incentives during the transition process expands current and future opportunities for many students with disabilities. Students with disabilities can:

- Engage in paid employment.
- Increase their income without decreasing their SSI benefits or eligibility for other benefits such as Medicaid *(in most states).*
- Offset expenses incurred as a result of their work.
- Save for further post-secondary education and training or to start their own business.

The transition planning process must include establishing the student's eligibility for SSI benefits and providing the student with real work experience during the transition period—ages 14 (or younger, if appropriate) - 21. For a student with a disability to benefit from SSI work incentives, the student must be (1) receiving or eligible for SSI cash assistance benefits, and (2) engaged in work experiences as part of their transition program.

SSI work incentives available to transition-age students include: Earned Income Exclusion, Student Earned Income Exclusion (SEIE), Impairment-Related Work expenses (IRWE), Plan for Achieving Self-Support (PASS), Blind Work Expense (BWE), and Property Essential to Self-Support (PESS). Each of the SSI work incentives is an income or resource exclusion that combines to assist individuals with disabilities in maintaining necessary SSI benefits until they are self-sufficient. These incentives can be particularly helpful in designing community-based, paid employment transition programs for students without decreasing the cash assistance benefits provided by the SSI program.

Incorporating SSI work incentives into a student's IEP/transition plan can provide excellent opportunities for students, parents, and other IEP/transition team members to explore employment opportunities while the student is still in school.

Earned Income Exclusion

The Earned Income Exclusion applies to *all* SSI program recipients, including any student earning wages from a school-sponsored employment program or other employment. Under this exclusion, some earnings each month are not counted toward the specified SSI income limit ($500). For many students with disabilities, the Earned Income Exclusion alone will ensure that most or all SSI benefits are maintained while the student participates in school-sponsored paid employment or other paid work situations.

Example 1:

$420.00	Gross income *(earned through competitive or supported employment)*
-20.00	General income exclusion *(unearned income, such as bank interest, is deducted from the $20 exclusion)*
400.00	
-65.00	Earned income exclusion
$335.00	
$335.00	Divide this amount by 2
2	1/2 of income is deducted after exclusions
=167.50	**SSI countable income**
$494.00	SSI Federal monthly benefit rate, 1998
-167.50	SSI countable income
326.50	Adjusted SSI payment
+420.00	Earned gross income
$746.50	**Total gross earnings**

There are three parts to this exclusion. The first is a general exclusion of $20 of monthly income from any source. The second part is an additional $65 earned monthly income exclusion. The third part is the exclusion of one-half of all earnings above the combined $20 + $65 ($85) monthly as well. That is, for every two dollars earned, one dollar is deducted from SSI's payment *(see Example 1)*.

If, for example, an individual is receiving the maximum SSI benefit rate of $494 each month, the individual's monthly earnings from paid employment would have to exceed $1073 before the SSI benefit would cease and the individual would exit the SSI program — *if* no other work incentives apply. This maximum income level would increase if the individual accessed any of the other SSI program work incentives. In addition to the Earned Income Exclusion, transition students receiving SSI benefits may be eligible for and profit from the following work incentives.

Student Earned Income Exclusion (SEIE)

Student Earned Income Exclusion (SEIE) allows a person with a disability under age 22 and regularly attending school to exclude up to $400 of earned income per month *before* applying the Earned Income Exclusion (above). The two exclusions may be used in combination. The maximum annual exclusion is $1620.

For example, a full-time college student with a disability receiving SSI benefits of $494 monthly has the opportunity to earn $500 per month while in school. These earnings may be excluded under SEIE up to the $1,620 yearly maximum. In addition, the student excludes another $85 ($20 general exclusion; $65 earned income exclusion) of monthly earnings, leaving him or her with a countable income of $15.00. **Please note that SEIE must be applied *before* the general and earned income exclusions.** SEIE can be used either with or without the earned income exclusion. The student's gross income using SEIE is $479 (SSI) and $500 in earnings, for a total of $979.00. *(See Example 2 for a calculation using both exclusions; Example 3, page 11, provides calculation using only the SEIE).*

Example 2:

$500.00	Gross income
- 400.00	SEIE
100.00	SSI countable income
-20.00	General income exclusion
-65.00	Earned income exclusion
$ 15.00	**SSI countable income**
$494.00	SSI Federal monthly benefit rate, 1998
-15.00	SSI countable income
479.00	Adjusted SSI payment
+500.00	Earned gross income
$979.00	**Total gross earnings**

Students must apply for a SEIE at their local SSA office. The student must submit a statement of school attendance, a statement of employment, and wage receipts periodically. Local SSA office procedures differ slightly as to how often these statements are required. Students should contact their local SSA office for complete details. For the location of your local Social Security office, call 1-800-772-1213.

Example 3: The Student Earned Income Exclusion (SEIE) Incentive

Debra is a student at Washington High School who is mentally retarded with a full scale IQ of 55. Debra has participated in a variety of community-based activities since she entered the ninth grade at age 15. Ms. Morgan, the transition specialist at Washington High School, discussed the SSI program with Debra's parents at the first IEP/transition planning meeting. At the time the parents' monthly income was too high for Debra to qualify for SSI benefits. Debra's transition plan did include, however, that she would apply for SSI benefits when she turned 18. At this point, her parents' monthly income would no longer be a consideration.

Debra applied for and began to receive SSI benefits when she was 18. Debra, now 19, is entering her last year of high school as she will meet her IEP requirements this school year. During the last IEP/transition meeting Debra expressed her interest in working in food services after graduating from high school. Her last vocational placement was a non-paid training experience at a local restaurant. Debra, her parents, and members of the team wanted Debra to have the opportunity to work longer hours in a paid employment situation. Debra's plan reflected this goal.

The school's job developer found a position for Debra at Ferguson's restaurant. Debra could initially work 15 hours per week with the possibility of expanding to 20 hours per week. She would be paid minimum wage. Debra was excited about the possibility of working and being paid while taking the remainder of the classes she needed to graduate. She would take classes in the morning and work the lunch-dinner preparation shift at Ferguson's. The school would provide transportation to the restaurant and Debra would ride home with her father who worked nearby.

Debra's parents wanted Debra to work, but asked if she would lose her SSI benefits if she were paid. Ms. Morgan was aware that there was a general income exclusion that would apply to Debra's wages. She thought there also was some type of income exclusion because Debra was still a full-time student. She suggested that Debra and her parents contact the local SSA office. The SSA office confirmed that Debra would qualify for a Student Earned Income Exclusion and explained the details, including the reports and documentation that were to be filed. Debra was able to begin work at Ferguson's without losing SSI eligibility and actually increased her monthly income by $315.

Effect on Debra's Monthly Income

$315.00	Debra's gross earnings working 15 hours each week at Ferguson's Restaurant
- 315.00	Debra's SEIE
0.00	**SSI countable earned income**
$494.00	Debra's SSI monthly benefit
-0.00	SSI countable income
+ 315.00	Debra's gross monthly earnings
$809.00	**Debra's gross income**

The transition team included in Debra's IEP/transition plan that Debra would be responsible for keeping all her pay stubs and reporting her income to the SSA office as required. The plan also established a procedure for Debra and her teacher to review Debra's earnings on a quarterly basis to estimate when or if Debra might reach the $1620 SEIE limit. As part of her plan, Debra, her parents, and school staff were to review Debra's options, including the use of other work incentives when she was no longer a student and could not apply the SEIE.

■ Impairment-Related Work Expense (IRWE)

The cost of certain impairment-related items and services that a person with a disability needs to work can be deducted from gross earnings through an IRWE incentive. A student requesting an IRWE must verify that the items or expenses incurred are related to his or her disability and necessary for job performance. The student will be asked to submit proof of payment. Impairment-related work expenses are deductible for SSI payment purposes when:

- The expense enables a person to work.
- The person, because of a severe physical or mental impairment, needs the item or service for which the expense is incurred in order to work.
- The cost is paid by the person with a disability and is not reimbursed by another source.
- The expense is "reasonable" – it represents the standard charge for the item or service in the person's community.
- The expense is paid in a month in which earned income is received or work is performed while the person used the impairment-related item or service.

Individuals with disabilities may rely on IRWE incentives throughout their entire lives. Work-related expenses that are incurred by a student while in secondary school are likely to continue when they exit school. A student applying for an IRWE incentive under the SSI program should contact the local SSA office for specific details and documentation requirements. *(See Examples 4, below; and 5, page 13.)*

Example 4: The Impairment-Related Work Expense (IRWE) Incentive

Larry is physically impaired and has been in classes for students with learning and processing problems since he was six years old. Larry has received SSI benefits since he was five years old. He fatigues easily from prolonged physical work. Larry's IEP/transition plan involve a job placement in a building supply store. Larry's job responsibilities include some lifting and reaching for objects on shelves, sometimes requiring the use of a small step ladder. Larry learned how to perform the required tasks but was physically fatigued after a four-hour shift. He also was starting to feel discomfort in his back. Despite these drawbacks, Larry liked the job and his coworkers.

Effect on Larry's Income for the Month in Which Equipment is Purchased

$420.00	Larry's gross earnings working in the building supply store
- 85.00	General and earned income exclusion
$355.00	Earned income
-360.00	Larry's IRWE exclusion
0.00	**Countable income**
$494.00	Larry's SSI benefits
+420.00	Larry's gross earnings
$914.00	Larry's gross income
-360.00	Larry's IRWE Expense (for his equipment)
$554.00	**Larry's usable gross income**

Larry and his mother talked with the school's transition specialist. The transition specialist has a friend who is a rehabilitation engineer at a local university. The friend agreed to meet with Larry and recommended Larry use certain devices to reduce his fatigue and the physical stress on his back (e.g., a heavy duty belt, a reach extender to replace the step ladder). The engineer also offered to design stress-reducing devices for cleaning floors, such as a swivel brush reaching ten feet in any direction, a light sweeper, and a light "super mop" with a wringer built into the handle. The total costs of these items would be approximately $360.00.

The school had no remaining funds for assistive devices and Larry's mother could not afford to pay for them. Larry, his mother, and the transition specialist decided to apply for an IRWE incentive. Larry needed the devices to perform his work activities more efficiently and maintain employment. The transition planning team established a short-term goal that Larry and the transition specialist would request an appointment at the SSA regional office to discuss the IRWE application and complete the required application. Larry and the specialist completed the task and set up an expense reporting form. (Larry also would need these if he were to seek similar employment in the future.) In reviewing Larry's IRWE incentive request, SSA found it met the criteria: the "special work tools" were necessary for Larry to maintain employment and the costs were reasonable. Larry received the IRWE incentive and purchased the equipment.

Example 5: The Impairment-Related Work Expense (IRWE) Incentive

Sam is a 19 year old student in an urban high school. He has epilepsy and a heart condition. He exhibits learning problems. Sam has received SSI benefits since he was seven years old. As part of Sam's transition program he has been working part-time at a major food store chain. The school, in accordance with Sam's IEP, provides transportation.

The manager of the food store would like to hire Sam to work during the summer. Since he will not be in school, the school cannot provide transportation. Sam requires special transportation arrangements because he cannot drive and public transportation is not available. Sam's job coach explored transportation options with Sam. They learned of a van service provided by the Department on Aging that provides transportation to individuals with disabilities and the elderly. The van would take Sam to and from work for a cost of $48.00 per month. Sam's teacher helped him acquire information on an IRWE incentive and assisted him in the application process. In applying for the IRWE incentive, Sam demonstrated . . .

. . . the expense enabled him to work.

. . . because of his disability, he needed the transportation in order to work.

. . . the transportation cost was not reimbursed by any other source.

. . . the expense was reasonable.

. . . the expense was paid during the month in which Sam was working.

Like many high school students, Sam wants to work in the summer. Even though technically not part of his transition program, school personnel recognized that working in the summer will provide a good indication of Sam's ability to work independently. Neither the school nor Sam is able to pay for transportation to and from work.

Effect on Sam's Monthly Income

$240.00	Sam's gross earnings working in the food store
- 85.00	General and earned income exclusion
$155.00	Earned income
-48.00	Sam's IRWE exclusion
$107.00	Divide this amount by 2
2	1/2 Remaining earnings
$ 53.50	**SSI countable income**
$494.00	Sam's SSI benefits
-53.50	Countable income
+240.00	Sam's gross earnings
$680.50	Sam's gross income
-48.00	Sam's transportation costs
$632.50	**Sam's usable gross income**

Sam's summer job pays him approximately $240.00 a month. The cost of the van service is $48.00 per month.. As part of the application for an IRWE incentive, Sam itemizes his transportation costs and submits receipts. Sam deducts these expenses from his monthly earnings and reports this to his local SSA office. The IRWE incentive allows Sam to work independently during the summer; without the IRWE incentive, he would need to pay the cost of the van service out of his earnings, therefore he would earn less.

Sam's IEP/transition plan included a goal that he would work independently during the summer and maintain all records required by the IRWE. Both of these goals were met. The team turned its attention to Sam's goals and objectives for the coming school year which included continued employment while attending school during the morning. Since the team wanted to explore other employment opportunities and options, one of his transition objectives was to determine the impact of employment during the school year on his SSI benefits and determine the need, if any, to use other available work incentives. The team also wanted to take a longer-range planning view that included postsecondary employment. Sam would like to pursue a management career in the retail food industry. The team developed a transition goal that Sam, with the assistance of his job coach, would develop a PASS that allowed Sam to set aside part of his earnings for a two-year training program in personnel and business management leading to an Associate degree from the community college. Sam's PASS would be submitted to SSA by September 30 of the coming school year.

Plan for Achieving Self-support (PASS)

The Plan for Achieving Self-support (PASS) is a work incentive that allows an individual to set aside income and/or resources for a specified period of time to achieve a work goal *(see Examples 6, page 16; and 7, page 17)*. For example, an individual may set aside money for postsecondary education, the purchase of job-coaching support, personal transportation, job-related equipment, or to start a business. The income and/or resources set aside in a PASS do not count in determining SSI benefits. Nor may SSI cash benefits be used to support a PASS. When appropriate, a PASS may be used in conjunction with other SSI work incentives. If a student under age 18 cannot satisfy the SSI income eligibility requirement *only* because his or her parent's income is too high, the student may apply for a PASS incentive through which their parents can set aside enough income to make the student eligible for SSI benefits.

The PASS is similar to the IEP/Transition Plan: It establishes job-related goals and objectives. Because of these similarities, it is possible to incorporate a PASS into the IEP/transition plan.

The PASS is similar to the IEP/Transition Plan: It establishes job-related goals and objectives. Because of these similarities, it is possible to incorporate a PASS into the IEP/transition plan. A transition student may benefit from a PASS while in school or upon exiting. The basic requirements for a PASS include:

- A feasible and reasonable occupational goal.
- A defined timetable.
- The need for income or resources, other than SSI benefits, to be set aside.
- An explanation of expenditures to be covered by the set-aside funds.

A student wishing to incorporate a PASS into his/her transition program should:

- Request assistance if needed from teachers, counselors, or other IEP/transition team members.
- Obtain the eight page PASS application *(Appendix E)*, instruction sheet, and SSA publication Red Book On Work Incentives in your school counseling office, special education office, or from the local SSA Office.
- Gather all income and resource information that will be required.
- Identify the job goal and steps for achieving it (which may be incorporated into the IEP/transition plan.
- Work with his/her Vocational Rehabilitation Counselor to develop the plan.
- Make and keep an appointment with the local SSA office.
- Complete the PASS application and submit it to local SSA office.
- Answer questions from the SSI-PASS Cadre about the application.

The PASS should be considered during the IEP/transition development process even if it is not to be used while the individual is still a student. A PASS may be used by any individual participating in SSI at any age. Some students can benefit from a PASS while they are in

school, and also after they leave school to further their vocational goal by purchasing additional training or transportation, for example. As part of the transition planning process, the planning team may incorporate the future use of a PASS into the student's IEP/transition plan.

The most likely candidate for a PASS incentive are students who currently are receiving SSI benefits, want to work and have work goals in their IEP, are in school or a training program or plan to complete postsecondary training, or plan to start their own business.

A PASS incentive can be used to support a number of expenses related to employment goals, including:

- Tuition, fees, books, and supplies for school or training programs.
- Supported employment services, including a job coach.
- Attendant care.
- Equipment and tools needed to work.
- Transportation.

A PASS incentive must:

- Be specifically designed for the individual with a disability.
- Be in writing.
- Have a specific career goal which the individual is capable of achieving.
- Have a specific time frame for reaching the goal.
- Show what money or other resources the individual will use to reach the goal.
- Show how the money and resources will be used.
- Show how the money set aside in the PASS will be kept separate from other funds, i.e., a separate bank account.
- Be approved by the SSA.
- Be reviewed periodically to assure compliance.

Any transition student who receives SSI benefits or could qualify for them, can have a PASS. A student, for example, whose income exceeds SSI requirements, may develop a PASS to maintain his or her SSI eligibility while pursuing work goals.

Income and resources that are set aside in a PASS are excluded under the SSI income and resources tests. Any transition student who receives SSI benefits or could qualify for them, can have a PASS. A student, for example, whose income exceeds SSI requirements, may develop a PASS to maintain his or her SSI eligibility while pursuing work goals.

To receive a PASS an individual must complete a PASS application *(Appendix E)* and submit it to the SSA office. Each PASS is reviewed for approval by the local PASS cadre. This process can take up to three months to complete. Anyone may help a student develop a PASS, including special education teachers and other school personnel, vocational counselors, social workers, employers, and private PASS vendors. A distinct advantage of a PASS is that it allows the student to be proactive in securing necessary training, support, or services to enhance employment opportunities.

Example 6: The Plan for Achieving Self-Support (PASS) Incentive

Donald is a special education transition student who has been deaf since birth. He lives in a foster care home in an urban setting. He is in regular classes in school with the aid of an interpreter. Donald participates in the SSI program.

Donald has shown an interest in cars and automotive work throughout high school. Part of Donald's community-based vocational education experience was in an auto body shop where he did janitorial work and assisted trained auto body specialists in removing damaged panel from cars, preparing cars for painting, and other tasks. Donald was hired as a part-time worker and paid minimum wage. He worked 12 hours per week. Donald saved $200 per month during his paid work experience.

Donald is finishing high school. At that time he will no longer be awarded foster care payments. Securing employment is imperative and a major focus of Donald's last IEP/transition plan. Donald's goal is to gain employment as a certified auto body specialist. Donald and his transition specialist decided that he should enroll in an auto body school to gain the skills to become a specialist. Donald and the transition specialist, through discussions with a vocational rehabilitation counselor, determined that a PASS would further Donald's career goal. If Donald could obtain his auto body specialist's certification, he could anticipate increasing his wages from minimum wage to approximately 10.00 per hour.

Career Goal

Donald's career goal is to become an auto body specialist. Because the PASS and IEP/transition plan are so similar in their requirements, Donald and the transition team decided that they would incorporate the PASS into Donald's transition plan. The PASS provided detailed goals, objectives, and resources that were required to achieve Donald's goal of becoming an auto body specialist.

Donald included the following steps to reach this goal in his PASS:

- *Graduate from high school.*
- *Apply to auto body training school.*
- *Acquire a two-year degree from the auto body school.*
- *Acquire a job as an auto body specialist.*

Planned Expenditures and Disbursements

Donald will require approximately $1,930 per year to achieve his certification - $1,900 for tuition and $30 for books. Donald has $900 in a savings account that he accumulated during his school-sponsored work experience. In addition, he has continued to work in the auto body school two hours after school each night and eight hours on Saturdays. He is earning about $360 per month. He can apply these earnings toward his PASS. Donald's living expenses will total approximately $490 per month.

PASS monies will be used to pay tuition to the auto body training school and for books and supplies. Donald will put his monthly earnings into his bank account. These earnings will cover the costs of the two-year training program.

Income Resource Exclusion

Donald owns no items that would assist him in reaching his goal. His total assets are under $1,000. Donald expects to pay the cost of his education without assistance from another source. The PASS allows Donald to shelter his wages, which he will use to pay the cost of his training. Donald may also use the Student Earned Income Exclusion. Through the use of work incentives Donald can progress toward his work and career goal while receiving SSI benefits to meet his living expenses.

Example 7: The Plan for Achieving Self-support (PASS) Incentive

Paul is mentally retarded with an IQ of 57. Although Paul is slow in learning new tasks in school, he has demonstrated persistence in completing his work on several job sites. With the help of his parents and the transition coordinator at his school he began the SSI application process as part of his transition plan. Shortly after his 18th birthday he began receiving SSI benefits.

Paul has been involved in a community-based vocational program established in his IEP/transition plan since he was sixteen. He has worked under the supervision of school personnel in janitorial services at a local business and various jobs at a supermarket. Both of these experiences were non-paid training activities.

When Paul was 18 the transition coordinator helped him get a job busing dishes in a K-Mart cafeteria. Paul did quite well at his job and soon he was working independently. Not long after Paul was working independently the store moved to a new location. It expanded its operations but cut back on the size of the cafeteria.

The store manager, who was impressed with Paul's reliability and work habits, offered Paul a job as a shoe processor in the shoe department. Paul needed a job coach to teach him how to sort shoes as they came off the trucks and place them on display racks.

During Paul's last IEP/transition plan prior to his high school graduation the transition coordinator had discussed with Paul and his parents the possibility of using a PASS to secure a job coach after graduation to help him in the new position at K-Mart.

Career Goal

One of Paul's transition goals was to work in a variety of situations in order to generalize employment-related skills across several environments. While he was in school, his transition coordinator has worked with Paul when he encountered new situations in job settings. Now the team shifted its attention to securing resources for Paul when he was no longer in school and faced new or different employment situations. The team established a transition objective that Paul would develop and submit a PASS to hire a job coach to assist him in acquiring the skills and behaviors he needed in a new employment situation. The PASS was reviewed by the team and submitted to SSA as part of Paul's IEP/transition plan. With the help of the transition coordinator he developed his PASS goals:

- *Hire a job coach.*
- *Learn the tasks required of the job.*
- *Improve job efficiency to a level acceptable to his employer.*
- *Stabilize job performance.*

Planned Expenditures and Disbursements

Paul calculated expenditures and disbursements as required in the PASS application. The job coach would be paid $24 per hour for 30 hours for a total cost of $720. Paul had saved $100 that was in a savings account. Paul earned $440 per month. He planned to pay $100 per month from his salary until the job coach fee was paid in full.

Income Resource Exclusion

Paul had no items of value that would enable him to achieve his job goal. Paul had saved $100 that could be applied as payment for the job coach. Paul would be working and earning $110 per week as he went through the training program. Paul planned to set aside $100 per month for his PASS to pay for the job coach. His SSI check and earning from his job would meet his living costs. Once the job training was complete Paul anticipated increasing his earnings from $110 per week to $210.00 per week.

Blind Work Expenses (BWE)

SSA has special rules for people who are blind, including allowing them to earn a higher income (Substantial Gainful Activity [SGA]) and maintain SSI eligibility. Blindness is defined as central visual acuity of 20/200 or less in the better eye with best correction which has lasted or is expected to last a year or longer. Blind Work Expenses (BWE) is a work incentive that allows a blind person to deduct certain expenses needed to earn an income from their earned income when determining SSI eligibility and payment amount. For individuals who are blind, the BWE work incentive is more advantageous than the IRWE. Examples of BWE include: guide dog expenses; transportation; federal, state, and local income taxes; social security taxes; attendant care services; visual and sensory aids; translation of materials into braille; professional association fees; and union dues. When developing transition plans for students who are blind, school personnel and parents should contact their regional SSA office to get more specific information on SSA programs and benefits available.

As a planning tool, work incentives provide students, parents, school personnel, and other IEP/transition team members with potential resources for additional postsecondary training and other forms of support when a student exits school.

Property Essential to Self-Support (PESS)

PESS allows a person to exclude certain resources which are essential to employment for self-support. For example, property which is used in a trade or business or required by a person as an employee is totally excluded when determining resources for SSI eligibility or payment determination. While the PESS may have little application for secondary transition students, it may have utility for some students when they enter the work force. A student, for example, who is trained in carpentry may be required to supply his or her own tools as terms of employment. Under a PESS the value of these tools would not be counted as a resource.

The Role of School Personnel in Accessing SSI Work Incentives

School personnel responsible for the successful transition of students from school to work and independent living can perform several functions to support the use of SSI work incentives as a viable part of transition planning. Specifically school personnel can:

- **Identify** students who are currently receiving SSI benefits and students who may be or will eligible.
- **Incorporate** SSI work incentives into the IEP/transition planning process and community-based employment.
- **Inform** students and parents about SSI program benefits and eligibility and work incentives when transition planning begins (age 14, or younger, if appropriate).
- **Assist** students and parents in collecting appropriate documentation on student's disability, limitations, performance, and behaviors that will assist SSA in determination or redetermination of eligibility.

- **Establish** a close relationship with local SSA staff to facilitate communication among students, parents, school personnel, and SSA staff.
- **Collaborate** with and engage other professionals (i.e., vocational rehabilitation, SSA, and human services) who share a common interest in students' secondary and postsecondary success.

Identify Potentially Eligible Students

Students eligible to receive SSI benefits can be identified through medical and psychological data alone. Some disabilities (e.g. blindness, hearing impairments, significant speech impairments, mental retardation and autism as measured by an IQ under 60, and Cerebral Palsy with severe motor involvement) can be assumed to meet SSA's medically-based criteria. Students who exhibit cognitive and emotional problems that will interfere with their ability to work may also be eligible. Students who are not receiving SSI benefits who may be, or will become, eligible at age 18 should be identified during the initial transition planning process. School personnel can also identify students who are receiving or will be eligible to receive SSDI benefits.

Incorporate SSI Work Incentives Into the IEP/Transition Planning Process

Incorporating SSI work incentives into a student's IEP/transition plan can provide excellent opportunities for students, parents, and other IEP/transition team members to explore employment opportunities while the student is still in school. These incentives can also benefit students after they are out of school. To be eligible for SSI work incentives, a student must first be receiving SSI benefits and be engaged in paid work experiences (CBVE) as part of their transition plan. Therefore, it is important to explore and include work incentives in a student's transition plan in the very early stages of the process. This will assist students, parents, and other IEP/transition plan members in identifying specific steps that will be required to allow students to establish postschool goals and objectives and participate in school-sponsored employment opportunities. SSI work incentives can also help students plan for and save money toward a future career goal. Participating in SSI work incentives will, in most cases, allow students to increase their monthly income while still retaining their SSI benefits, including Medicaid.

To be eligible for SSI work incentives, a student must first be receiving SSI benefits and be engaged in paid work experiences (CBVE) as part of their transition plan. Therefore, it is important to explore and include work incentives in a student's transition plan in the very early stages of the process.

Inform Students and Parents of SSI Program Benefits and Eligibility and Work Incentives

School personnel can introduce and explain SSI work incentives to students and parents during the early stages of transition planning. Successful transition planning requires that school personnel, parents, students, and adult service providers work together to design a sequence of activities that will lead toward community participation and employment when a student exits school. Typically, community-based vocational education will be a focus of the initial transition discussions. Introducing work incentives early in the transition process establishes paid employment as a viable transition goal and allows students, parents, and

other IEP/transition team members to broaden their collective thinking regarding available resources and the potential benefits of SSI work incentives. Just as school personnel inform parents and students about vocational rehabilitation and other adult services, so should they inform parents and help them gain knowledge about the SSI program eligibility requirements, benefits, and work incentives. As part of the transition planning process, school personnel routinely collect information on students and their families to assist in the design of plans that meet the goals and circumstances of the students and their family. Information regarding SSI eligibility or potential eligibility should be included in this information.

Assist Students and Parents in Applying and Reapplying for SSI Benefits

Many students and parents are unfamiliar with the SSI program and its application. School personnel can assist students and parents in the SSI application process by helping them complete the application form and referring them to the appropriate local SSA representatives. Once the student is determined eligible for benefits, the greater the opportunities for incorporating work incentives into the transition plan. It takes an average of three months to complete the application process, thus, it is crucial to begin the process during the early stages of the student's transition planning. *Appendix C* provides a quick reference guide to the SSI application process.

One of the most significant roles school personnel can play is providing SSA with information that documents observed student limitations in a variety of settings including school and community training and employment sites.

It is very important that all relevant documents—including medical history, school history, and functional limitations associated with any transition program work experiences—are gathered and organized for submission to the local SSA office. School staff can help gather appropriate school, social, and medical records, both past and present; make a list of all persons SSA may need to contact; and prepare school-based reports on the functional limitations of the student observed in school and in community-based settings. These reports may be excerpted from current assessment reports and/or IEPs/transition plans.

Short written reports with formal records that include specific examples of the student's functional limitations are extremely important. Information from clergy, relatives, family, and friends also can be useful when they describe specific examples of the student's functional limitations (Bazelon, 1997).

School personnel can also help parents develop their own anecdotal information on their son's/daughter's performance at home. Staff can assist students and parents in obtaining short, written reports from other people who have close contact or work with the student. These may include employers, job-site supervisors, or coworkers of students in community work settings. It's helpful when school staff and parents keep a diary of activities and functional limitations of students they observe over time.

Students and parents should ask all doctors who have seen the student for hospital, medical and prescription records including reasons for medications. Hospital records should include dates, names of hospitals and attending doctors, and reasons for hospitalization. Sources for such documentation include:

- Doctors, psychologists, nurses, clinics, and hospitals.
- Developmental centers, day care and pre school, school counselors and teachers.

- Therapists.
- Mental health counselors.
- Social workers and welfare agencies.

One of the most significant roles school personnel can play is providing SSA with information that documents observed student limitations in a variety of settings including school and community training and employment sites. Special education teachers, related service personnel, job coaches, and other school staff are in an excellent position to provide this information because they work with the student on a regular basis. Documented observations of the student's functional limitations by school personnel that impact or will impact on work performance will assist SSA examiners in the determination process.

Just as all members of the IEP team and others involved in the transition of youth with disabilities must support the goals and objectives of the students' IEP/transition plan, so is it important that they be familiar with and support the SSI application and work incentives processes for the student, especially when it is a component of the student's plan.

School personnel can also assist students and parents with the redetermination process of SSI eligibility, which is required once the student reaches age 18. School personnel can help students and parents understand the differences in eligibility criteria for adults (18 and over) and children (under 18 years of age), and should be prepared to address questions regarding potential benefit loss, including Medicaid, if appropriate. Knowing and understanding the eligibility criteria allows school personnel and students and parents to develop appropriate documentation and records for the redetermination process. Often school assessment reports and IEPs/transition plans contain pertinent information regarding the student's functional limitations across environments; this is a critical component for initial determination and redetermination of eligibility.

Establish a Cooperative Working Relationship With the Local SSA Staff and the Regional PASS Cadre

It has been pointed out in this handbook that SSA staff have indepth knowledge and experience in assisting youth with disabilities and parents in applying for SSI benefits and work incentives. Many local SSA offices have specific staff (e.g., Work Incentives Liaisons and PASS Specialists) assigned to work with transitioning youth and the SSI program. It is important for school personnel and other IEP/transition team members to establish a rapport with these individuals. This will assist school personnel, the student and his/her parents, and other IEP/transition team members in facilitating the application process.

Regional PASS cadres have been established and operate throughout the country to specifically assist school personnel and the IEP/transition team in writing, reviewing, and evaluating PASSes. These cadres can be very helpful in developing a successful PASS application.

Collaborate With and Engage Other Professionals in Applying for SSI Benefits and Work Incentives

Just as all members of the IEP team and others involved in the transition of youth with disabilities must support the goals and objectives of the students' IEP/transition plan, so is it important that they be familiar with and support the SSI application and work incentives

processes for the student, especially when it is a component of the student's plan. Both application processes require submitting detailed documentation about the student to the SSA office. Various members of the student's IEP/transition team may have different knowledge about the student. For example, a student's family and friends will interact with the student in different environments than school personnel and will be familiar with different aspects of the student's behavior (e.g., basic skills levels and how they function in interpersonal relationships). Vocational rehabilitation and medical personnel are very likely to have critical information regarding the student's functional limitations. Engaging all of these individuals at some point in these SSI application processes, will provide the SSA office with a complete and detailed picture of the student. All of this information will assist state Disability Determination Services and SSA staff in determining the student's eligibility for SSI benefits and work incentives. IEP/transition team members and other professionals can also offer their previous knowledge of how to access SSI benefits and work incentives in an efficient manner.

Conclusion

Current studies indicate that less than 10 percent of working-age SSI recipients are engaged in paid employment (Brady, 1995). This trend of unemployment can be reversed beginning with young people at transition age through better understanding and improved collaborative efforts of school personnel and adult service providers to include SSI work incentives in the IEP/transition planning process. The SSI work incentives can serve as a valuable support to transition students both while in school and upon graduation. These work incentives enable students to be proactive in obtaining training, support, or services critical to enhancing their employment opportunities.

To profit from these work incentives students must be receiving or eligible to receive SSI benefits and be involved in community-based vocational education as part of their IEP/transition plan. School personnel play an important role in assisting students and parents to include SSI work incentives early in the transition planning process (ages 14, or younger, if appropriate, to 21). Specifically, school personnel and the IEP/transition team can identify students who are eligible to receive SSI benefits, provide program information, and assist in the application process.

We hope that this handbook will serve as a useful tool to all those involved in the transition planning for youth with disabilities.

References

SSI - Help for Children with Disabilities (1997). Washington, DC: Bazelon Center for Mental Health Law.

Brady, Kathleen A. (1995). Current Efforts to Promote the DI and SSI Work Incentives: A Working Paper. Washington, DC: National Academy of Social Insurance.

Appendix A
Glossary of Terms

Glossary of Terms

A number of terms associated with SSA and SSI benefits are unfamiliar to students, parents, and school personnel. It is helpful to know and understand these terms when interacting with the SSA office during the transition process. The following terms found in *Red Book on Work Incentives: A Summary Guide to Social Security and Supplemental Security Income Work Incentives for People with Disabilities* (1994) may be helpful.

Blind Work Expense	Provides that any earned income of a person who is blind which is used to meet expenses reasonably attributable to earning the income is not counted in determining SSI eligibility and the payment amount.
Break-Even Point	The dollar amount at which total income precludes SSI payment. As countable income increases, SSI payments decrease until a person is no longer eligible for any SSI payment. A person's break-even point varies with his/her earned/unearned income mix, applicable income exclusions, and State supplemental eligibility, if any.
Community-Based Vocational Education (CBVE)	An effective approach for delivering vocational education and training to students with disabilities that increases a student's independence upon leaving secondary education by providing them with real work experiences in community settings under the supervision of school personnel and employers.
Continuing Disability Review	The process of obtaining complete current information about the person's condition and any work activity to determine if the SSA should continue disability payments.
Countable Income	The amount of money remaining after certain exclusions are deducted from the total income. This process is used in determining SSI eligibility and payment amounts.
Deeming	The process of considering the income and resources of a parent or spouse to be the income and resources of the person who is applying for SSI benefits.
Impairment-Related Work Expenses (IRWE)	Applies to SSI beneficiaries who are not blind. IRWE provides that the cost to the person with a disability of certain items and services related to the impairment and needed to work (e.g. attendant care services, medical devices, etc.) can be deducted from earnings in determining if the person is engaging in SGA. The items and services may also be needed for normal activities. These same impairment-related work expenses can be deducted, under certain circumstances, from earned income to determine an SSI beneficiary's countable income.

Income	Earned income–money received from wages or self-employment earnings; unearned income–money received from other sources such as Social Security, Veteran's benefits, in-kind income (free food, clothing, shelter, or deemed income from parents) which is used in computing the SSI payment amount.
Medicaid	Medical coverage provided to a person by the state title XIX program.
Medical Improvement Expected	When a disability determination is made and it is determined that the impairment may improve the case is scheduled for future medical review.
Plan for Achieving Self-Support (PASS)	Under a plan, a person is permitted to set aside income and/or resources over a reasonable period of time in order to obtain occupational training or education, purchase occupational equipment, establish a business, etc., thereby enabling the person to become financially self-supporting. The income and resources set aside under a plan are excluded from the SSI income and resources test.
Property Essential to Self-Support (PESS)	This provision allows full or partial exclusion of certain property necessary for self-support.
Substantial Gainful Activity (SGA)	Performance of significant duties over a reasonable period of time in work for pay or profit (generally earnings over $500 per month).

Appendix B
Questions and Answers

Questions and Answers

Eligibility

Question: As a teacher how can I determine if a student should apply for SSI benefits?

Answer: *Only the student or his/her parents or guardian can apply for SSI benefits. Some students are already participating in SSI. Others may be eligible but have never applied. To be eligible a student must meet SSA's disability and income and resources requirements. Prior to a child's eighteenth birthday his/her family income is considered for eligibility. When a student turns 18 the family income is no longer counted.*

SSA requirements for disability determination are not the same as educational requirements for participation in special education. Not all students identified as disabled under IDEA will meet SSA's requirements for receiving SSI benefits. SSA requirements are focused on medical conditions or combination of conditions that hinder an individuals ability to work. School personnel can assist a student and his/her parents in the application process and provide supporting documentation to SSA during eligibility determination. The final determination of eligibility is made by SSA based on specific rules and regulations.

To initiate the application process the student, parent or guardian must make an appointment with the local Social Security Administration Office. They will be provided with an application form to be completed. Once SSA has all the required information a determination of eligibility will be made. Benefits often associated with SSI, including Medicaid, will differ from state to state. State SSI supplements vary. In the majority of states a student who receives SSI is also eligible for Medicaid. Some states, however, require a separate application for Medicaid benefits. Students, parents, and school personnel must be aware of their individual state requirements and procedures. The local SSA office will provide state specific information and assistance.

Question: Do students who qualify for SSI automatically receive Medicaid benefits?

Answer: *The SSI cash benefits program is administered by the Social Security Administration. Medicaid is under the Health Care and Finance Administration and is administered by each state. In the majority of states individuals who are eligible for SSI are also eligible for Medicaid. In some states, however, a separate application must be made to receive Medicaid. The earning thresholds for loss of SSI and Medicaid are also different. Each state has its own Medicaid threshold. It is possible for an individual to lose SSI cash benefits and maintain Medicaid benefits.*

Question: Can schools help in the determination process?

Answer: *Yes, school personnel familiar with the student and family can help in a variety of ways. First, they can explain to students and parents the potential benefits associated with SSI, including work incentives that can help the student in the transition process. They can explain, in general, the eligibility requirements including the requirements for students who are under or over 18 years old. School personnel can assist parents in securing an appointment with the SSA office and completing the required application form. Most importantly, school personnel can provide SSA with information about the student that will help in the disability determination process.*

Question: What information will SSA need to process a student's application for SSI benefits?

Answer: *In general SSA requires:*
the student's social security number.
a birth certificate or other proof of birth.
documentation of income and resources of the student and family.
medical records and other documentation about disabling conditions and limitations.
names and addresses of everyone who has worked with or treated the student.

Disability Determination Services (DDS) may request additional information from medical records and service providers and the family. School personnel will often receive questionnaires from the SSA office requesting additional information on a student. It is important that school personnel respond to these requests.

Question: Are the eligibility requirements the same for students below the age of 18 and those 18 or over?

Answer: *No. Both income eligibility and disability standards are different. If a student is under 18, the income of his/her family is considered. If a student is over 18, he/she is considered a "family of one" and only the students income and resources are considered in the eligibility determination process.*

Disability standards are also different. Childhood eligibility is based on physical and/or mental impairments resulting in marked or severe functional limitations.

Students over 18 years of age are considered adults and the disability determination is based on their functional skills related to work. SSA must determine if the student's disability is a deterrent to work. However, certain medical and cognitive conditions (e.g. blindness, deafness, mental retardation with an IQ below 59) and others found in the Medical Listing will not change at age 18.

All students who have received SSI benefits prior to 18 years of age must go through a redetermination process when they turn 18.

Question: Are most of the students in special education eligible for SSI?

Answer: *No. Only those students who meet SSA's definitions are eligible. A number of students who exhibit behaviors or conditions that require special education services in order to benefit from special education do not meet SSA's criteria for participating in SSI. School personnel should be knowledgeable about SSA's eligibility requirements in order to appropriately advise parents and students. This should not discourage students who may be eligible for benefits and their parents from making an application, however. A number of students who would qualify for SSI benefits do not apply and consequently never participate in SSI programs.*

Question: Are there students who are not in special education who would qualify for SSI benefits?

Answer: *Yes. There are students who have physical and medical impairments who are not in special education because they do not require specially designed instruction who quality for SSI benefits.*

Question: What school information is relevant to the SSI application process?

Answer: *Schools have a great deal of information on special education students. Much of this information, however, is related solely to the educational performance of students. SSA is concerned with functional limitations as they apply or may apply in a work setting. SSA will often seek additional information from school personnel on a student applying for SSI. School personnel can provide SSA with information on observed performance of students in a variety of situations, including work sites if the students participates in a CBVE program. School personnel should be careful to provide complete information to SSA. Incomplete records, including interviews, therapy notes, and psychological test records may result in an application being disapproved. Anecdotal information can be provided by teachers, job coaches, and other school personnel to assist SSA in making eligibility determinations.*

Question: If a student's application or redetermination is disapproved, can the decision be appealed?

Answer: *Yes. Initial decisions are made by the state Disability Determination Services office. SSA has a three step administrative determination and appeal process. The appeal process applies to most determinations including decisions about eligibility, benefit amounts, and overpayments. SSA provides specific forms for each level of appeal. These forms are available at SSA's district offices. All appeals must be filed within 60 days from the date of receipt of notice of the decision.*

Benefits

Question: What benefits are available to students who receive SSI?

Answer: *SSI provides a cash payment to eligible students. The SSI payment amount is based on the amount of income or resources a person has, his or her living arrangements, and the state in which he or she lives. The Federal Benefit Rate (FBR) is determined each year. Many states pay an additional amount in the form of a state supplement.*

Countable income includes income received for a child's parents if the child is under 18 years of age. After the age of 18 the parents' income is no longer considered in determining eligibility.

The majority of individuals eligible for SSI are also eligible for Medicaid. State Medicaid requirements and thresholds vary. In some states a separate application must be made for Medicaid even if the individual is receiving SSI. For a number of SSI recipients Medicaid eligibility is as important as the SSI cash payment.

Question: Once a student receives SSI will they always receive it?

Answer: *Not necessarily. A student may lose SSI benefits if he or she is determined to no longer meet the disability criteria or exceed the SSI income threshold. The status of all SSI recipients are reviewed on a regular basis by SSA. Redetermination of SSI eligibility occurs approximately every three years. Redetermination at age 18 is particularly important because the student's income calculation is then based on a household of one. The threshold for loss of benefits is the amount of money a recipient can make and continue to receive SSI benefits. Allowances are made, however, for cost associated with the disability, that can be deducted from income in determining SSI payments.*

Individuals on SSI are also limited in the amount of assets they can accumulate and continue to receive SSI benefits. As a general rule, an individual cannot have assets in excess of $2,000 and continue to receive SSI benefits. Some assets are considered necessary for employment (e.g. tools, computers, etc.) and are not counted in determining an individual's asset base.

Question: Are SSI benefits the same in all states?

Answer: *The federal benefit rate is the same for all recipients. Most states provide a supplement to the federal benefit. Supplemental benefits vary from state to state.*

Question: If a student participants in a paid work experience as part of his/her IEP/transition plan will he/she lose their SSI and Medicaid eligibility?

Answer: *In most cases no, unless the student is making more than the threshold allows. This will not be the case for most students in paid employment under the supervision of school personnel as part of the IEP. Nor is it likely to be the case for students with summer jobs. As a general rule students can earn up to two times the amount of their SSI cash payment plus $85 and maintain their eligibility.*

Additionally, students are eligible for SSI work incentive programs that allow them to deduct other expenses from their gross income.

Question: What are the work incentives?

Answer: *One of SSA's highest priorities is to help SSI recipients, including students achieve a more independent lifestyle by helping them take advantage of employment opportunities. SSI Work Incentives are intended to give SSI beneficiaries the support they need to enter the work place. Work incentives allow individuals receiving SSI to deduct specified expenses from their gross earnings in calculating SSI payments and continued eligibility in the Medicaid program.*

Typically the work incentives have been viewed as support systems for adult workers. However, it is clear that these same incentives may be of advantage to transition-age students, particularly those participating in community-based paid employment programs as part of their transition plan. More and more students, with the support of school personnel, are using work incentives to allow them to work while in school and plan for post-secondary services to support job goals.

Work incentives applicable to students include:

Earned Income Exclusion. This provision allows a portion of a students earned income to be excluded when figuring SSI monthly payments. There is a general exclusion of $20. In addition the first $65 of earnings in a month is excluded plus one-half of the remainder. This means that less than one-half of a students earnings are counted when calculating his/her SSI payments.

Student Earned Income Exclusion (SEIE). If a student is under age 22 and attending school he/she may exclude up to $400 of earned income each month for a maximum exclusion of $1,620 per year. The student earned income exclusion is applied before the general income exclusion or the earned income exclusion.

Impairment-Related Work Expense (IRWE). The costs of certain impairment-related items and services that a student needs to work can be deducted from gross earning. These expenses are excluded from earned income. IRWE's can be helpful to students in obtaining transportation costs, job coaches, assistive devices needed on the job, as well as other allowable work-related costs than may not be available though the school. A student must report IRWE to SSA. SSA will make approved deductions to the individual's gross wages.

Plan for Achieving Self-Support (PASS). A PASS allows a student receiving SSI to set aside income and/or resources for a specified period of time for a work goal. A student could set aside money for continuing education after high school or starting a business. A student must complete a PASS and receive approval from SSA prior to being credited for setting aside the money.

Blind Work Expenses (BWE). This work incentive allows a blind person to deduct certain expenses needed to earn an income from their earned income when determininmg SSI eligibility and payment amount. For individuals who are blind, the BWE work incentive is more advantageous than the IRWE.

Property Essential to Self-Support (PESS). PESS allows a person to exclude certain resources that are essential to employment for self-support. For example, property that is used in a trade or business or required by a person as an employee is totally excluded when determining resources for SSI eligibility or payment determination.

Question: What is the relationship between these SSI work incentives and a student's IEP/transition plan?

Answer: *Incorporating SSI work incentives into a student's IEP/transition plan provides excellent opportunities for students, parents, and other members of the IEP/transition team to explore employment opportunities while the student is still in school. In addition, SSI work incentives provide IEP/transition team members with potential resources for additional postsecondary training and other forms of support when a student exits school.*

Question: As an educator all this is new to me. Where can I go for help when I have questions?

Answer: *There are several sources where you can get assistance or information depending on your question or concern.*

Social Security Administration. One of the best places to go for information is the Social Security Administration. They have a toll free number (1-800-772-1213) that can provide referrals that will answer questions. You can also talk with the SSA Professional Relations Officer in your region. This person is knowledgeable on most aspects of the whole SSI system. In addition, SSA offices have specific staff assigned to work with transitioning youth applying for SSI work incentives (i.e., Work Incentives Liansons and PASS Specialists).

Advocates. Legal aid, legal services offices, and Protection and Advocacy systems can provide information on SSI. Many states and counties have SSI hotlines.

Computer Research Tools. The SSI administrative policies and regulations are constantly changing. There are computer research tools that can be used to track developments in SSA and SSI. These include the SSA publication on CD-Rom which is updated monthly and the Social Security Online. SSA's website is located at: http://www.ssa.gov

Appendix C
SSI Application Process

SSI Application Process

Making an Appointment

- Call the local Social Security Office or the toll free SSA number (1-800-772-1213). Be patient, the lines are often busy.
- Make an appointment to initiate the formal application process.

Keep the appointment. You must file your application within 60 days of the initial phone call.

During the Appointment

- Get an application form.
- Request necessary assistance from the Social Security official, in completing the form. You may take the forms home to complete. The forms must be returned to the SSA office by mail or in person.

Keep a copy of the completed forms and all documentation supplied to SSA.

Information Required by SSA

- Student's social security number.
- A birth certificate or proof of student's age.
- Information about the student's income and resources. If the student is under 18 years of age, information about the family income and resources.
- Medical records and other documentation, including school records, about the students disabling conditions and limitations that are in your possession.
- The names and addresses of everyone who has worked with or treated the student.

Helpful Documentation

- Information on the student's medical condition past and present.
- A description of the student's functional limitations.
- A list of people Social Security should contact with addresses and telephone numbers.
- Hospital records.
- Records of psychologists, nurses, clinics.
- Names of developmental centers, day care, and preschool workers.
- Names of schools counselors, psychologists, and nurses.
- Names of recent school teachers.
- Names of mental counselors.
- Names of social workers and social welfare agencies.
- Short notes from clergy, relatives, and family friends that describe what the transition student can and cannot do.

Note: ***SSA does not want applicants to delay filing to gather medical records. SSA will secure medical evidence from information supplied by the parents and student. However, if the family has records in their possession they can be submitted to SSA and may save time in the application process.***

Appendix D
Applicants' Rights

Applicants' Rights

The following information was reprinted from *Understanding SSI*, published by the Social Security Administration, September 1997. To obtain detailed information on these rights, please call your local Social Security office or SSA's toll-free number—1-800-772-1213.

- ***You Have The Right To Apply***
  - Anyone may apply for SSI. There is no charge to apply.
- ***You Have The Right To Help From SSA***
  - The Social Security Administration will complete the application forms for you based on information you give.
  - SSA will help you get documents you need to show that you meet the SSI eligibility requirements.
  - If you are applying on the basis of disability or blindness, and SSA decides that the medical information needed to make a decision is not available from existing sources, SSA will pay for you to see a doctor. If a medical exam is needed, you must go to the exam in order to receive benefits. SSA may also pay your travel costs to get to this exam.
- ***You Have The Right To A Representative***
  - You may appoint someone to help you with your SSI claim and go with you to meetings with SSA.
- ***You Have The Right To A Notice***
  - SSA will notify you in writing of any decision about your eligibility or any change in your payment amount. SSA will also send copies of all notices to your representative if you one. Each notice will explain your appeal rights.
- ***You Have The Right To Examine Your File***
  - You or your representative may examine the information in your case file, upon request.
- ***You Have The Right To Appeal***
  - You may appeal most decisions SSA makes about your eligibility for SSI, or if SSA decides to stop your check.

Appendix E
PASS Application

Social Security Administration

Form Approved
OMB No. 0960-0559

Date Received

PLAN FOR ACHIEVING SELF-SUPPORT

In order to minimize recontacts or processing delays, please complete all questions and provide thorough explanations where requested. If you need additional space to answer any questions, use the Remarks section or a separate sheet of paper.

Name _____ SSN _____

PART I - YOUR GOAL

A. What is your work goal? (Show the specific job you expect to have at the end of the plan. If you are undergoing vocational evaluation to determine a feasible goal, show "VR Evaluation." If your goal involves a supported employment position, show the amount of job coaching you expect to need after the plan is completed compared to the amount you currently receive or will receive when you begin working.)

B. Describe the duties you will be expected to perform in this job:

_____

_____

_____

_____

_____

C. How much do you currently earn (gross) each month in wages or self-employment income? $_____/month

How much do you expect to earn each month (gross) after your plan is completed? $_____/month

How do you expect to find a job by the time your plan is completed?

D. If your goal involves self-employment, explain why you believe that operating your own business is more likely to result in self-support than if you worked for someone else.

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PART II - MEDICAL/VOCATIONAL/EDUCATIONAL BACKGROUND

A. What is the nature of your disability? _____

B. Explain any limitations you have because of your disability (e.g., limited amount of standing or lifting, etc.)

_____

_____

_____

_____

C. List the types of jobs you have had <u>most often</u> in the past few years **and** those you have had which are similar to your work goal. Also show how long you worked (i.e., how many months or years) in each type of job.

Job Type	How long did you work?
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

D. Check the block which describes the highest educational level you have completed:

[] Elementary school
[] Some college
[] Post graduate courses
[] Trade or Vocational School
[] High school graduate or G.E.D
[] College graduate
[] Postgraduate degree
[] Other (Specify):

If you completed college, list your major and degree(s) attained; if you completed one or more courses in a trade or vocational school, list the trade(s) you learned:

E. Describe any other training you have received:

PART II (CONTINUED)

F. Have you ever undergone a vocational evaluation? [] Yes [] No

If yes, show the name, address and phone number of the person or organization who conducted the evaluation:

G. Have you ever had a Plan for Achieving Self-Support before? [] Yes [] No
If yes, please answer the following:

When was your prior plan approved (month/year)? _____

When did it end (month/year)? _____

What was your goal in the prior plan?

Why did your prior plan not enable you to become self-supporting?

Why do you believe that this plan will be successful?

H. If someone is helping you prepare this plan, please give their name, address and telephone number:

Do you want us to contact the person who is helping you if we need additional information about your plan? [] Yes [] No

Do you want us to send a copy of our decision on your plan to the person who is helping you?

[] Yes [] No

PART III - YOUR PLAN

List the steps, in sequence, that you will take to reach the goal and show the dates you expect to begin and complete each step. Be sure to show when you expect to purchase the items or services listed in Part IV.

Step	Beginning Date	Completion Date

PART IV - PLAN EXPENDITURES AND DISBURSEMENTS

A. List the items or services you are buying or will need to buy in order to reach your goal. Be as specific as possible. Where applicable, include brand and model number of the item. **(Do not include expenses you were paying prior to the beginning of your plan; only additional expenses incurred because of your plan can be approved.)** Explain why each is needed to reach your goal. Also explain why less expensive alternatives will not meet your needs. Part III should show when you will purchase these items or services.

1. Item/service: _____ Cost: $ _____
   Vendor/provider: _____
   Why needed: _____
   _____
   _____
   How will you pay for this item (e.g., one-time payment, monthly payments)? _____
   How did you determine the cost? _____

2. Item/service: _____ Cost: $ _____
   Vendor/provider: _____
   Why needed: _____
   _____
   _____
   How will you pay for this item (e.g., one-time payment, monthly payments)? _____
   How did you determine the cost? _____

3. Item/service: _____ Cost: $ _____
   Vendor/provider: _____
   Why needed: _____
   _____
   _____
   How will you pay for this item (e.g., one-time payment, monthly payments)? _____
   How did you determine the cost? _____

4. Item/service: _____ Cost: $ _____
   Vendor/provider: _____
   Why needed: _____
   _____
   _____
   How will you pay for this item (e.g., one-time payment, monthly payments)? _____
   How did you determine the cost? _____

5. Item/service: _____ Cost: $ _____
   Vendor/provider: _____
   Why needed: _____
   _____
   _____
   How will you pay for this item (e.g., one-time payment, monthly payments)? _____
   How did you determine the cost? _____

PART IV (CONTINUED)

B. If you propose to purchase, lease or rent a vehicle, please provide the following additional information:

1. Do you currently have a valid driver's license? [] Yes [] No
   If no, Part III must include the steps necessary to attain a driver's license.

2. Explain why alternate forms of transportation (e.g., public transportation, cabs, having friends or relatives drive you) will not allow you to reach your goal?

3. If you are proposing to purchase a vehicle, explain why renting or leasing are not sufficient.

4. If you are proposing to purchase a new vehicle, explain why purchasing a reliable used vehicle is not sufficient.

5. Explain why you chose the particular vehicle rather than a less expensive model.

C. If you propose to purchase computer equipment or other expensive equipment, please explain why a less expensive alternative (e.g., rental or purchase of less expensive equipment) will not allow you to reach your goal. Explain why you need the capabilities of the particular computer/equipment you identified. Also, if you attend (or will attend) a school with a computer lab for student use, explain why use of that facility is not sufficient to meet your needs.

D. If you indicated in Part II that you have a college degree or specialized training, and your plan includes additional education or training, explain why the education/training you already received is not sufficient to allow you to be self-supporting.

PART V - INCOME/RESOURCE EXCLUSION

A. List any items you already own (e.g., equipment or property) which you will use to reach your goal. Show the value of each item and explain why you need each of the items to attain your goal.

B. What money do you already have saved to pay for the expenses listed in Part IV? (Include cash on hand or money in a bank account)?

C. Other than the earnings shown in Part I, what income do you receive (or expect to receive)? (Show how much you receive and how frequently you receive or expect to receive it.)

D. How much of this money will you use each month to pay for the expenses listed in Part IV?

E. Do you plan to save any or all of this money for a future purchase which is necessary to complete your goal? **[] Yes [] No**
If yes, explain how you will keep the money separate from other money you have. (If you will keep the savings in a separate bank account, give the name and address of the bank and the account number.):

F. What are your current living expenses each month (e.g, rent, food, utilities, etc.)? $_____
If the amount of income you will have available for living expenses after making payments or saving money for your plan expenses is less than your current living expenses, explain how you will pay for those living expenses.

_____

_____

G. Do you expect any other person or organization (e.g., Vocational Rehabilitation) to pay for or reimburse you for any part of the items and services listed in Part IV or to provide any other items or services you will need?

[] Yes [] No **If yes,** please provide details as follows:

Who will pay	Item/service	Amount	When will the item or service be purchased?

PART VI - REMARKS

PART VII - AGREEMENT

If my plan is approved, I agree to:

- Comply with all of the terms and conditions of the plan as approved by the Social Security Administration (SSA);
- Report any changes in my plan **to SSA** immediately;
- Keep records and receipts of all expenditures I make under the plan until the next review of my plan at which time I will provide them to SSA;
- Use the income or resources set aside under the plan **only** to buy the items or services approved by SSA.

I realize that if I do not comply with the terms of the plan or if I use the income or resources set aside under my plan for any other purpose, SSA will count the income or resources that were excluded and I may have to repay the additional SSI I received. I also realize that SSA may not approve any expenditures for which I do not submit receipts or other proof of payment.

I know that anyone who makes or causes to be made a false statement or representation of material fact in an application for use in determining a right to payment under the Social Security Act commits a crime punishable under Federal Law and/or State Law. I affirm that all the information I have given on this form is true.

Signature _____ **Date** _____

Privacy Act Statement

The Social Security Administration is allowed to collect the information on this form under section 1631(e) of the Social Security Act. We need this information to determine if we can approve your plan for achieving self-support. Giving us this information is voluntary. However, without it, we may not be able to approve your plan. Social Security will not use the information for any other purpose.

We would give out the facts on this form without your consent only in certain situations. For example, we give out this information if a Federal law requires us to or if your Congressional Representative or Senator needs the information to answer questions you ask them.

The Paperwork Reduction Act of 1995 requires us to notify you that this information collection is in accordance with the clearance requirements of section 3507 of the Paperwork Reduction Act of 1995. We may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a valid OMB control number.

TIME IT TAKES TO COMPLETE THIS FORM

We estimate that it will take you about 45 minutes to complete this form. This includes the time it will take to read the instructions, gather the necessary facts and fill out the form. If you have comments or suggestions on this estimate, write to the Social Security Administration, ATTN: Reports Clearance Officer, 1-A-21 Operations Bldg., Baltimore, MD 21235. Send only comments relating to our "time it takes" estimate to the office listed above. All requests for Social Security cards and other claims-related information should be sent to your local Social Security office, whose address is listed under Social Security Administration in the U.S. Government section of your telephone directory.

RECEIPT FOR YOUR PLAN FOR ACHIEVING SELF-SUPPORT

We received the plan for achieving self-support which you submitted. We will process your plan as soon as possible.

You should hear from us within _____ days. We will send you a letter telling you if your plan is approved. We will notify you if we need additional information before making a decision on your plan. We may ask you to modify your plan.

YOUR REPORTING AND RECORDKEEPING RESPONSIBILITIES

If we approve your plan, you must tell Social Security about any changes to your plan. You must tell us if:

- Your medical condition improves.
- You are unable to follow your plan.
- You decide not to pursue your goal or decide to pursue a different goal.
- You decide that you do not need to pay for any of the expenses you listed in your plan.
- Someone else pays for any of your plan expenses.
- You use the income or resources we exclude for a purpose other than the expenses specified in your plan.
- There are any other changes to your plan.

You must tell us about any of these things within 10 days following the month in which it happens. If you do not report any of these things, we may stop your plan.

You should also tell us if you decide that you need to pay for other expenses not listed in your plan in order to reach your goal. We may be able to modify your plan or change the amount of income we exclude so you can pay for the additional expenses.

YOU MUST KEEP RECEIPTS OR CANCELLED CHECKS TO SHOW WHAT EXPENSES YOU PAID FOR AS PART OF THE PLAN. You need to keep these receipts or cancelled checks until we contact you to find out if you are still following your plan. When we contact you, we will ask to see the receipts or cancelled checks. If you are not following the plan, you may have to pay back the some or all of the SSI you received.

*U.S. Government Printing Office: 1997 - 417-580/60062

Appendix F
Resources for School Personnel, Parents, and Students

Resources for School Personnel, Parents, and Students

Handbooks and Brochures

The following are available from the Social Security Administration, Washington, D.C. through the U.S. Government Printing Office.

Red Book on Work Incentives: A Summary Guide to Social Security and Supplemental Work Incentives for People with Disabilities (1995) Publication No. 05-10029

Social Security: What You Need to Know When You Get SSI (1998) Publication No. 05-11011

Social Security: Supplemental Security Income (1998) Publication No. 05-11000

Social Security: Disability Benefits (1998) Publication No. 05-10050

Working While Disabled: How We Can Help (1998) Publication No. 05-10095

Social Security: You May be Able to Get SSI (1998) Publication No. 05-10095

How Social Security Can Help with Vocational Rehabilitation (1994) Publication No. 05-11069

A Desktop Guide to Social Security and SSI work Incentives (1997) Publication No 05-11002

A Desktop Guide to SSI Eligibility Requirements (1998) Publication No. 05-11001

Social Security Update, 1997 (1998) Publication No. 05-10003

Social Security: The Definition of Disability for Children (1997) Publication No. 05-11053

Social Security Programs Can Help (1997) Publication No. 05-10057

Social Security: The Appeals Process (1996) Publication No. 05-10041

Understanding SSI (1997) Publication No. 17-008

Disability Evaluation Under Social Security (1995) Publication No. 468600

Graduating to Independence: Information for Young People with Disabilities (1996)
Available through: Social Security Administration; Office of Disability, Division of Employment and Rehabilitation Programs; 545 Altmeyer Building; 6401 Security Blvd.; Baltimore, MD 21235; (410) 965-5419 or (410) 965-3612.

The following are available from the National Transition Network, Institute on Community Integration (UAP), University of Minnesota, 103 U-Tech Center, 1313 5th St. S.E., Minneapolis, MN 55414, (612) 627-4008:

Parent Brief: *Supplemental Security Income: A Bridge to Work* (January 1998).

Parent Brief: *Supplementary Security Income: So You Have Decided to Apply* (October 1998).

Parent Brief: *Supplementary Security Income: The Appeals Process* (in progress).

Training Materials

Bazelon Center for Mental Health Law, Washington, D.C.

The Advocates Guide for SSI for Children (1998)
SSI-Help for Children with Disabilities (1997)

Cornell University, School of Industrial and Labor Relations Program on Employment and Disability, Ithaca, NY

Building Blocks to Employment: Self Study Guide (1997)
Building Blocks to Employment: Participant Manual (1997)
Building Blocks to Employment: Trainer Manual (1997)

Association of Persons in Supported Employment, Employment Support Institute, Virginia Commonwealth University

Understanding Social Security Benefits (1994)
Project WIN: Work Incentives Network Training Manual (1997)
Sample Student Earned Income and PASS Package for Transition Services (1997)
Sample PASS Package (1997)
Sample IRWE Package (1997)

The Disability Law Center of Boston, Disability Benefits Project

Landry, L. & Cebula (1997) Supplemental Security Income and Social Security Disability Insurance.

Selby, Paul. (1994) Project door's guide to using social security work incentives. Bloomington, Indiana: Indiana University Institute for the Study of Developmental Disabilities.

Computer Resources and Tools

Employment Support Institute. School of Business; Virginia Commonwealth University; Richmond VA 23284-4000; Voice Mail: 804-278-0152; Fax: 804-828-8884; email: http://www.edu.busweb/esi; Mark Hill, Director

WorkWORLD. WorkWorld is a software that compares and alternative policy options for government assistance programs by simulating the effects on individuals in various situations and on taxpayers. It calculates the financial consequences of the different policies, and then presents the results both graphically and in numbers. WorkWORLD shows what happens to the net income of individuals receiving various combinations of SSI, SSDI, food stamps, Sections 8 housing subsidies and AFDC whey they go to work and increase their earnings. WorkWORLD is not currently available to the general public, however, ESI staff members are available to work groups and teams that want to use the software dynamically in their attempts to devise better strategies and gain consensus. Mark Hill and David Ruth are conducting WorkWORLD demonstrations at various workshops and conferences. Contact David Ruth at druth@vcu.edu for more information.

CareerCALC. CareerCALC, developed by Bob Carison and David Ruth, is a decision support software that helps recipients of SSI plan the use of SSI work incentives and calculate the effect of earnings on their benefits. Employment services providers use CareerCALC to help students, trainees, and supported employees gain access to work incentive funds.

SSA publications on CD-ROM/ POMS, SSA Rulings, and SSA Handbook, with monthly updates, are sold through the Government Printing Office, (202) 512-1800 for $234.00 per year.

World Wide Web Sites

Social Security Administration: http://www.ssa.gov

Center for Psychiatric Rehabilitation, Boston University: http://web.bu.edu/SARPSYCH/ssawork.html

Massachusetts Rehabilitation Commission: Statewide Employment Services: http://www.magnet.state.ma.us/mrc/oes/sswi.htm

WITNET: http://www.vcu.edu/rrtcweb/witn/ssi.htm

Newsletters

Social Security Forum, published monthly. Subscriptions from National Organization of Social Security Claimants' Representatives (NOSSCR), 6 Prospect Street, Midland, NJ 07432.

Social Security/SSI Advocates Information Mailing, published monthly by Ethel Zelenske, National Senior Citizens Law Center (NSCLC). Subscription from NSCLC, 1101 14th Street, Suite 400, Washington, D.C. 20005

SSI Coalition Newsletter, published bimonthly by the Disability Benefits Project at the Disability Law Center. Subscription from the Disability Law Center, 11 Beacon Street, Suite 925, Boston, MA 02108.

Appendix G
Regional Social Security Offices

Social Security Regional Offices

- **Boston Region I**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  Room 1100
  John F. Kennedy Federal Office Building
  Cambridge Street
  Boston, Massachusetts 02203

- **New York Region II**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  Room 40-102, Federal Office Building
  26 Federal Plaza
  New York, New York 10278

- **Philadelphia Region III**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  P.O. Box 8788
  3535 Market Street
  Philadelphia, Pennsylvania 19104

- **Atlanta Region IV**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  Suite 1902
  101 Marietta Tower
  Atlanta, Georgia 30323

- **Chicago Region V**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  10th Floor
  600 West Madison
  Chicago, Illinois 60661

- **Dallas Region VI**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  Room 1440
  1200 Main Tower Building
  Dallas, Texas 75202

- **Kansas City Region VII**
  Regional Commissioner, SSA
  Attn: Disability Program Building
  Room 436, Federal Office Building
  601 East 12th Street
  Kansas City, Missouri 64106

- **Denver Region VIII**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  Room 1194, Federal Office Building
  1961 Stout Street
  Denver, Colorado 80294

- **San Francisco Region IX**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  75 Hawthorne Street
  San Francisco, California 94105

- **Seattle Region X**
  Regional Commissioner, SSA
  Attn: Disability Programs Branch
  2201 Sixth Avenue M/S RX-53
  Seattle, Washington 98121